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STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	09/559.778
Filing Date	April 27, 2000
First Named Inventor	Elliot D. Light, et al.
Art Unit	3625
Examiner Name	J. Zurita
Attorney Docket Number	12832/100158

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		McKenna, Patrick, "Internet Money is blue Not Green," pp 1, June 1997	
		Bank Technology News, "CyberCash Applies a Digital Makeover," pp 1-2, October 1998	
		Moeller, Michael, "IBM Takes Charge of E-commerce," PC Week, pp. 1-2, April 1996	
		Freeman, Eva, "How to Move E-cash Around the Internet," pp-1-2, June 1997	

Examiner
Signature

James Zurita

Date
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

2

of

2

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U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
JZ	✓	US-4,799,156	Jan. 1989	Shavit, et al.	
		US- 5,715,314	Feb. 1998	Payne, et al.	
		US- 5,724,424	Mar. 1998	Gifford	
		US- 5,960,411	Sept. 1999	Hartman, et al.	
		US- 5,987,140	Nov. 1999	Rowney, et al.	
		US- 5,855,007	Dec. 1998	Jovicic, et al.	
		US- 6,282,522	Aug. 2001	Davis, et al.	
		US- 5,960,411	Sept. 1999	Hartman, et al.	
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FOREIGN PATENT DOCUMENTS

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		Country Code ² - Number ³ - Kind Code ⁴ (if known)				
JZ	✓	WO 97/03410	Jan. 1997	WIPO		

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Janus Zurita

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